

Information to identify the case:

Debtor 1	<u>Lisa M Keyser</u>	Social Security number or ITIN	xxx-xx-8564
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-70218-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa M Keyser

8/16/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Lisa M Keyser
DebtorCase No. 13-70218-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: bsil
Form ID: 3180WPage 1 of 2
Total Noticed: 50

Date Rcvd: Aug 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2018.

db
cr
+Lisa M Keyser, 2608 Graham Avenue, Windber, PA 15963-2130
+PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
+AES/PHEAA, 1200 N. 7th Street, Harrisburg, PA 17102-1419
+CBCS, P.O. Box 163006, Columbus, OH 43216-3006
+Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901-1640
+Capital Tax Collection Bureau, P.O. Box 60547, Harrisburg, PA 17106-0547
+Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
+Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street,
Johnstown, PA 15905-4305
+Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
+NCC, 245 Main Street, Dickson City, PA 18519-1641
+PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #300, MOORPARK, CA 93021-2602
+PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
+Penelec, P.O. Box 3687, Akron, OH 44309-3687
+Pennsylvania Collection Service, P.O. Box 893, Washington, PA 15301-0893
+Pennsylvania Electric Co., 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-5688
+PennyMac Loan Services, LLC, P.O. Box 514387, Los Angeles, CA 90051-4387
+Somerset County Tax Claim Bureau, 300 N. Center Avenue, Suite 370,
Somerset, PA 15501-1470
+The Bureaus, 1721 Central St, Evanston, IL 60201-1507
+The Law Office of Edwin A. Abrahamsen, & Associates, P.C., 120 N. Keyser Avenue,
Scranton, PA 18504-9701
+Windber Medical Center, ATTN: Cashier, 600 Somerset Avenue, Windber, PA 15963-1397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 17 2018 01:59:47 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13595021 +E-mail/Text: seinhorn@ars-llc.biz Aug 17 2018 02:00:40 American Credit & Collections, LLC,
P.O. Box 264, Taylor, PA 18517-0264
13595022 +E-mail/Text: bankruptcy@acbhq.com Aug 17 2018 01:59:22 American Credit Bureau,
2755 S Federal Hwy, Boynton Beach, FL 33435-7742
13671660 +EDI: ACCE.COM Aug 17 2018 05:43:00 Asset Acceptance LLC, P.O. Box 2036,
Warren, MI 48090-2036
13595023 +EDI: ACCE.COM Aug 17 2018 05:43:00 Asset Acceptance Llc, Po Box 1630,
Warren, MI 48090-1630
13595024 +E-mail/Text: ACF-EBN@acf-inc.com Aug 17 2018 01:59:11 Atlantic Credit and Finance, Inc.,
2727 Franklin Road SW, Roanoke, VA 24014-1011
13595026 EDI: CAPITALONE.COM Aug 17 2018 05:43:00 Cap One, Po Box 85520, Richmond, VA 23285
13595029 +EDI: CHASE.COM Aug 17 2018 05:43:00 Chase, Cardmember Service, P.O. Box 15153,
Wilmington, DE 19886-5153
13595033 +E-mail/Text: abovay@creditmanagementcompany.com Aug 17 2018 02:00:18 Credit Management Co,
2121 Noblestown Road, Pittsburg, PA 15205-3956
13595032 +E-mail/Text: abovay@creditmanagementcompany.com Aug 17 2018 02:00:18 Credit Management Co,
2121 Noblestown Rd, Pittsburgh, PA 15205-3956
13604118 +EDI: TSYS2.COM Aug 17 2018 05:43:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13595036 +E-mail/Text: data_processing@fin-rec.com Aug 17 2018 01:59:23
Financial Recovery Services, Inc, P.O. Box 385908, Minneapolis, MN 55438-5908
13595037 EDI: RMSC.COM Aug 17 2018 05:43:00 GE Money Bank, PO Box 960061, Orlando, FL 32896-0061
13595038 +EDI: HFC.COM Aug 17 2018 05:43:00 HSBC/Boscov's, P.O. Box 17642,
Baltimore, MD 21297-1642
13595040 +EDI: RESURGENT.COM Aug 17 2018 05:43:00 LVNV Funding, LLC, P.O. Box 10497,
Greenville, SC 29603-0497
13675521 EDI: RESURGENT.COM Aug 17 2018 05:43:00 LVNV Funding, LLC its successors and assigns as,
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13674678 EDI: RESURGENT.COM Aug 17 2018 05:43:00 LVNV Funding, LLC its successors and assigns as,
assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13674675 EDI: RESURGENT.COM Aug 17 2018 05:43:00 LVNV Funding, LLC its successors and assigns as,
assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13595039 +EDI: RESURGENT.COM Aug 17 2018 05:43:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
13595041 +EDI: TSYS2.COM Aug 17 2018 05:43:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
13595042 +EDI: MID8.COM Aug 17 2018 05:43:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
13595047 EDI: PRA.COM Aug 17 2018 05:43:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,
Norfolk, VA 23541
13656758 EDI: Q3G.COM Aug 17 2018 05:43:00 Quantum3 Group LLC as agent for, Fortis Capital IV LLC,
PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-7

User: bsil
Form ID: 3180W

Page 2 of 2
Total Noticed: 50

Date Rcvd: Aug 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13639657 EDI: Q3G.COM Aug 17 2018 05:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13595048 +E-mail/Text: bankruptcy@remitcorp.com Aug 17 2018 01:59:58 Remit Corp, 36 W Main St,
Bloomsburg, PA 17815-1703
13595050 +EDI: NAVIENTFKASMSERV.COM Aug 17 2018 05:43:00 Sallie Mae, P.O. Box 9500,
Wilkes Barre, PA 18773-9500
13601962 +EDI: NAVIENTFKASMSERV.COM Aug 17 2018 05:43:00 Sallie Mae Trust, c/o Sallie Mae Inc.,
220 Lasley Ave, Wilkes-Barre, PA 18706-1496
13595057 +EDI: WFNNB.COM Aug 17 2018 05:43:00 WFNNB-Fashion Bug, P.O. Box 659728,
San Antonio, TX 78265-9728
13595058 +EDI: WFNNB.COM Aug 17 2018 05:43:00 WFNNB/Lane Bryant, 4590 E Broad Street,
Columbus, OH 43213-1301
13595056 +E-mail/Text: BKRMailOps@weltman.com Aug 17 2018 02:00:06
Weltman, Weinberg & Reis Co., L.P.A., c/o James C. Warmbrodt, Esquire, 436 Seventh Avenue,
Suite 1400, Pittsburgh, PA 15219-1827
TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PennyMac Corp.
13678668* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
13595051* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
13595055* +The Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703
13595034 ##+Edwin A. Abrahamsen & Associates, P.C., c/o Michael F. Ratchford, Esquire,
120 N. Keyser Avenue, Scranton, PA 18504-9701
13595049 ##+Rui Credit Services In, 225 Broadhollowrd, Melville, NY 11747-4809
TOTALS: 1, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 16, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PennyMac Loan Services, LLC
andygornall@latoufflawfirm.com
Harry B. Reese on behalf of Creditor PennyMac Loan Services, LLC harry.reese@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.r
aynor-paul@pkallc.com
James Warmbrodt on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmlawgroup.com
Jill Manuel-Coughlin on behalf of Creditor PennyMac Loan Services, LLC jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com
Jill Manuel-Coughlin on behalf of Creditor PennyMac Corp. jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com
Kenneth P. Seitz on behalf of Debtor Lisa M Keyser thedebterasers@aol.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8